



Comptroller of the Currency
Administrator of National Banks

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Comptroller Dugan Reflects on His First Year in Office and Discusses the State of the OCC

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Comptroller Dugan Reflects on His First Year in Office

Comptroller of the Currency **John C. Dugan** took office August 4, 2005. On the eve of his first anniversary as Comptroller, Mr. Dugan sat down with **Bob Garsson**, Deputy Comptroller for Public Affairs, and **Stephanie Powell**, Editor of **SuperVisions** for a wide-ranging discussion of the issues and events that dominated the Comptroller's first year.

SuperVisions: What have you enjoyed most about your job?

Mr. Dugan: The people. Anytime you come into an organization like this, what makes your job interesting and worthwhile is having confidence in the people around you. And the OCC has a great group of talented and dedicated people who have worked with me as a team from my very first day.

SuperVisions: What's impressed you the most about the OCC staff?

Mr. Dugan: It's the combination of experience, expertise, and sheer intellect that brings really forceful ways to look at and solve problems. It's so important that you have people who want to contribute, and people here really do. In addition to all the talent that they have, OCC people want to make a difference. I sensed that from the day I got here. People are proud to work for the OCC. And it's evident every day on the job.

SuperVisions: You've made it a point to get out to each of the districts. What have you taken away from those visits?

Mr. Dugan: My main takeaway is the commitment throughout the agency to do what it takes to main-



tain a safe, sound, and fair banking system. These meetings really gave me a chance to meet a much wider range of people in a shorter period than would have been possible any other way. They also gave people a chance to meet me, and to understand who I am and what my priorities are.

SuperVisions: How would you describe the state of the agency?

Mr. Dugan: The OCC is an agency on the rise. We have assets flowing into the system. We have a strong supervisory culture, and we are recruiting really talented people. I think our depth of experience at the supervision level, in the legal and licensing areas, and all throughout the

"It's so important that you have people who want to contribute, and people here really do. In addition to all the talent that they have, OCC people want to make a difference. I sensed that from the day I got here."

agency is, frankly, the best and most diverse among all the banking agencies. And I see that trend continuing.

SuperVisions: So, what's a typical day for you?

Mr. Dugan: Meetings, meetings, and more meetings. My day is often booked from the moment I get in until the moment I leave. And it's not just internal meetings. There are external meetings with bankers and meetings with other regulators. There are meetings with the Treasury Department. There are meetings with people on Capitol Hill. I struggle to get enough desk time, and that means a lot of prep time at home.

SuperVisions: You've had the bus tours, Basel meetings in Switzerland and Germany. What trip has had the greatest impact on you?

Mr. Dugan: That's a hard one. I've been to 17 states and four countries in the last year. But I would say the trip to New Orleans had the most impact personally — to see for myself the devastation and then to hear from our bankers and employees about the efforts and contributions people have

made. That is just an extraordinary story. I'm very proud of the way our people reacted and the way our banks reacted. The OCC and the other federal and state bank regulators have often been held up as examples of government at its best. In an area where there's been such criticism of governmental efforts, I'm delighted that the OCC came through with flying colors.

Also, I would cite my trip to Chicago, where I toured the community development work our banks have engaged in and met with community advocates. I saw the tangible results of the work our banks have been doing in their communities, and that was very impressive.

SuperVisions: Is that one of the reasons you're so interested in Part 24?

Mr. Dugan: With Part 24, banks in the last 15 years have spent over \$30 billion on projects that have helped revitalize our inner cities. Part 24 has been applauded, not just by bankers, but by community groups as well. The program has worked very well and presented very little risk, and it

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SuperVisions

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Managing Editor PAT EGGLESTON
Editor STEPHANIE POWELL
Editorial Advisor CAROL BUCHMAN
Contributing Editor ELIZABETH KHALIL
Contributing Editor DELL NICHOLS
Editorial Assistant SANDRA TARPINIAN
Editorial Assistant ROYA ZARRINNAHAD
Editorial Assistant REBECCA FIORITO
Creative Director CHERYLE ROBISON
Graphic Designer RICK PROGAR
Photographers ERIC FOWLER, RON WHITE

PHONE: (202) 874-4700 • FAX: (202) 874-5263

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makes sense to increase the authority of banks in this area.

SuperVisions: You've even had the opportunity to get your hands dirty as part of a community redevelopment project. As Comptroller, did you ever think your job would involve painting a house?

Mr. Dugan: That was a great day, and it was quite a team effort. The OCC turned out 30 or 40 people to participate in the revitalization of our community in cooperation with NeighborWorks America® and the Marshall Heights Community Development Organization. My wife and son came out with me to help paint, and we could see for ourselves that we had actually added real value through the work we did. It was really rewarding, and I highly recommend it.

SuperVisions: You've met a lot of bankers. What have they told you about the OCC? And have they told you anything that surprises you about the agency?

Mr. Dugan: There is a real sense and appreciation of the depth and quality of our examination force at the OCC. I think there is a sense in the larger banks that our approach of continuous on-site supervision is a sound approach. Not only does it create better lines of communication, it helps institutions identify problems earlier and see issues they would not have identified at all. That helps them to correct problems early.

For smaller institutions, I get the comment all the time that OCC

supervision adds value to what they're doing as businesses by sharing best practices from other organizations.

SuperVisions: And that's the kind of the thing bankers are looking for?

Mr. Dugan: Yes. We get criticized too, of course, but the general sense I get is that we have high standards, and, in the end, the bankers appreciate those high standards.

SuperVisions: Do you have any concerns about the ability of the national banking system to withstand a significant downturn in the economy?

Mr. Dugan: I always have concerns about the national banking system and its ability to withstand shock. That's my job. And it should be the job of everybody else in the agency. Having said that, I don't think there's been a better time, a stronger time, for our banks, in terms of levels of capital, retained earnings, and high credit quality. But it's at these times that we have to be on guard. Part of our job is to see around corners, to identify problems early and address them before they become big problems. That's not always easy.

SuperVisions: There hasn't been a bank failure in two years. Does that say something about how the industry has changed or how bank supervision has changed?

Mr. Dugan: To be honest, I think we've had a remarkably good economy. The primary cause of bank failures is bad economic times translated to the banking system. Our supervision can help avoid the worst of that

"I would say the most challenging issues that I've dealt with have been leading the interagency effort on nontraditional mortgages, working to reach the negotiated compromises on Basel II, evaluating and staying the course on BSA/AML, addressing the reaction to our interpretive letters on real estate, and addressing our staffing challenges."

and help resolve issues quickly. But the economy is a very powerful force. I do think there have been changes in supervision in terms of prompt corrective action that help us identify problem institutions earlier and to take steps to resolve them before they fail.

SuperVisions: You've dealt with a lot of difficult issues this year. Which ones stand out the most?

Mr. Dugan: I would say the most challenging issues that I've dealt with have been leading the interagency effort on nontraditional mortgages, working to reach the negotiated compromises on Basel II, evaluating and staying the course on BSA/AML, addressing the reaction to our interpretive letters on real estate, and addressing our staffing challenges.

SuperVisions: You picked up the nontraditional mortgage issue pretty early. What was it about that issue that made it resonate for you?

Mr. Dugan: It was an issue that was ripe for an interagency process. It was such a new trend in the market, and we at the OCC had unique expertise because of the huge increase in mortgage activity at our national banks. It caught my attention as something we needed to do something about because there was so much change going on so quickly.

SuperVisions: Early in your tenure BSA was another very hot issue. Do you see that as a continuing issue for the agency?

Mr. Dugan: There had been a number of controversies involving the agency before I got here. The issue of BSA compliance was a much bigger focus of my confirmation hearing than I had anticipated. As a result, I committed to doing a review of where we were in the recommendations about what, if any, improvements we needed to make. I spent an awful lot of time on that during my first several months in office. And, to be honest, the OCC had already taken a number of important steps to address the problem, and I was very pleased to see that.

I think we are making consistently strong efforts to address our weaknesses and the banks' weaknesses in this area. It will be a constant challenge, and we will always look for ways to improve. What I want to make clear is that we are not about to embark on an effort to raise the bar even farther than it's been raised to date. We're at about the right place in terms of heightened scrutiny in this area by trying to be balanced and fair in what we do. My main message now is "stay the course."

SuperVisions: You mentioned the OCC's interpretive letters related to banks' investment in real estate. Were you surprised by the real estate brokers' reaction to the letters?

Mr. Dugan: Yes, I was very surprised. We thought the interpretations were well within our discre-

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Seeing Community Development Efforts

During a bus tour of low-income neighborhoods in Chicago, Comptroller Dugan and representatives of community organizations visit a Lawndale Community property that has been renovated by the Neighborhood Housing Services (NHS) of Chicago.



Ensuring Safety and Soundness of Banks

At a February 2006 conference sponsored by the OCC's Risk Analysis Division, Comptroller Dugan encourages bankers to validate the credit rating and scoring models their banks use to manage financial risks. Such models are used to make underwriting decisions, manage and price accounts, and allocate economic capital.



Meeting the Staff

Comptroller Dugan visits the Data Center in Landover, Maryland and meets Technical Assistance Center and Depot Maintenance manager Kathie King and other Technical Support staff members. Mr. Dugan says he has learned a lot about the OCC by visiting with staff at OCC offices.

tionary authority to apply our charter and statutes to new types of actions that come along. Others have obviously perceived them as something much more. While we were surprised, I think we took steps to act vigorously to respond and address the concerns.

SuperVisions: Which of your accomplishments during your first year are you most proud of?

Mr. Dugan: I think the proposed guidance we put out for nontraditional mortgages, which we at the OCC led, was a very strong piece of work. I was pleased with the outcome and was pleased with the hard work of our staff. They have done a fabulous job.

Likewise, the progress we've made on Basel II has been a success, even if we are not yet at the finish line. Within a month of my starting, we had to reach an interagency compromise on how to keep the process going forward. We developed a plan the OCC proposed for safeguards to allow the process to continue. I consider that a major accomplishment.

I also think we have made progress on addressing staffing issues. It's at the top of the to-do list for managers throughout the organization. And that's important because it is a front-burner issue for the agency and one on which I want to see real progress during my tenure as Comptroller.

SuperVisions: How long were you here before you realized that staffing was a critical issue?

Mr. Dugan: My views crystallized within the first three months. That's when we decided to make it a focus of our communications to take some steps to attract people to Washington on the policy side and to make it a focus of our speeches to the managers at the district conferences.

SuperVisions: So it's a pretty fundamental issue for you.

Mr. Dugan: Absolutely. Let me put it this way: the national banking system is getting bigger, and our products are getting more complex — both on the retail side and the capital markets side. That

makes our staffing needs more challenging — in terms of both quantity and quality. It is imperative to meet that challenge.

SuperVisions: One last question. Are you eating lunch at 11:30?

Mr. Dugan: Not exactly, though my stomach growls earlier than it used to. When I'm on the road visiting the field, I'm happy to get into this odd practice. But it still hasn't quite stuck in my D.C. routine — but ask me again in four years.

Opinion: Ombudsman Inspires Greatness in Future Bank Leaders

Glenda Cross
Public Affairs

No pun intended: It was a “Mr. Golden” moment. My co-worker and OCC Ombudsman **Sam Golden** had just finished his keynote speech at a recent national conference, and as I watched the hundreds of attendees give him a standing ovation, I knew I had witnessed something extraordinary. Mr. Golden, known at the OCC and in the banking industry as a dynamic public speaker, had just delivered an inspiring and informative message.

Amidst the thunderous applause, my mind traveled through the three decades I have worked with Mr. Golden, and I immediately thought of his longstanding commitment to contributing to the banking industry and its service to minorities. He admits to devoting much of his career to—among other priorities—supporting the needs of the “unbanked and underbanked.”

So I knew this conference that featured Mr. Golden as a guest speaker was no ordinary event to him. After all, it was the 32nd annual conference for the Urban Financial Services Coalition (UFSC), a nonprofit organization for minority professionals in the financial services industry. And, as such, the UFSC speaking engagement was an opportunity for Mr. Golden—a seasoned OCC policymaker, bank examiner, and executive—to share his banking philosophy and personal insights with this group of bankers.

First, Mr. Golden used his career as an example of how bankers can make a positive difference for consumers needing financial services and products. He said his Ombudsman role and Customer Assistance Group (CAG) management responsibilities gave him insight on trends in consumer complaints regarding national banks. He added that his duties gave him the chance to satisfy his penchant for helping others while relying upon his banking expertise to address such complaints.

“I am proud to say that we [CAG and the OCC] have had considerable success in facilitating resolution of individual disputes and in obtaining millions of dollars in restitution for consumers, in developing cooperative arrangements with other regulators, and in identifying and addressing systemic problems that require the attention of our senior examining personnel and the Comptroller,” Mr. Golden said.

He reasoned that, similarly, UFSC



Ombudsman Sam Golden encourages UFSC members to seize challenges and opportunities to improve banking services for minorities in the United States.

conference goers could use their professional circles of influence to effect positive change for the banking industry and consumers. “It doesn’t matter what your particular role is at your bank. You have the power to influence its relationships with customers in many positive ways, drawing on the realization that while a bank’s reputation with its customers is a priceless asset, it is also a perishable one,” he said.

Banks can preserve good business relationships with existing customers and attract new ones, by not strictly operating to gain profits, Mr. Golden said. He recommended that bankers explore creative, sound means of expanding services to meet the diverse banking needs of a broad base of consumers. Such a business approach, said Mr. Golden, requires banking professionals to function as strong leaders and visionaries.

“The real leader argues for the longer view: that banks must not risk customer relationships that took years to build for the sake of relatively small short-term additions to earnings,” he said. “True leaders also have a kind of visionary quality,” added Mr. Golden. “They can see where others can’t; they can identify opportunities and challenges that other don’t; they can anticipate the future so that their organization is ready for it when it arrives.”

Attending to the banking needs of minorities is a key business opportunity, advised Mr. Golden, who spoke of his advocating such a notion since becoming Ombudsman in 1993.

“[As] a member of the OCC’s 10-member Executive Committee,” said

Mr. Golden, “I have tried to speak out for the interests of those whom [the financial services] industry has unfortunately had a tendency to overlook—members of ethnic and minority groups who have fallen outside the mainstream of our nation’s economic life.”

Mr. Golden made a compelling case for improved banking services for minorities, by discussing information he obtained from two recent newspaper stories. One story cited U.S. census data that indicate, by 2050, the minority population in America will comprise 50 percent of the nation’s population. He suggested that this projected population growth should lead financial services professionals to the question, “How well prepared is the banking industry for this sweeping change in our national demographics?”

The second story Mr. Golden shared suggests that the industry may not be as prepared as it should be. As the story reports, the girlfriend of Washington Nationals baseball player José Guillén was robbed outside the check-cashing store she visited to cash Guillén’s \$12,000 weekly paycheck. Regarding this incident, Mr. Golden asked, “If a person well paid even by major league baseball

standards — someone with the best agents and technical advisers at his disposal — chooses to rely nonetheless on a local check casher, despite their notorious fees and security risks, what does it say about the barriers that still exist between the banking system and millions of Americans, especially those whose first language is not English?”

Mr. Golden’s speech, which included Socratic-style inquiries and sage advice, undoubtedly left UFSC audience members with plenty of food for thought regarding the future of banking and their role in shaping that future. He ended his remarks by encouraging the members to serve as agents of change needed to make quality banking accessible for the masses. “If you are prepared to assume the responsibilities of leadership, then your opportunity to solidify the industry’s standing with retail customers generally and with minority customers particularly may have arrived. Such opportunities don’t come very often. But for people in the banking industry, those opportunities are here today. I would encourage you to embrace them,” Mr. Golden concluded.

In the end, the audience had, indeed, witnessed a Mr. Golden moment.

Employees at the OCC Get Access to Personal Web E-mail

Bryan Hubbard
Public Affairs

OCC Information Technology Services recently completed an upgrade to the OCC network, which allows employees to access personal Web-based e-mail accounts.

Launched August 8, the new “Personal Webmail Service (PWS)” gives all employees the capability of checking personal e-mail through a safe and secure connection. Sessions will disconnect after 30 minutes of inactivity.

“Executives at the OCC recognize our employees are on the road often and put in long hours. Sometimes the only connection to family and friends is their personal e-mail account,” said Chief Information Officer **Jackie Fletcher**. “We needed to create a system and a process to give our employees this sort of convenient access without creating unacceptable risk for our networks.”

The system uses terminal services and Microsoft Internet Explorer to create a secure environment for employees to check their personal e-mail without exposing the OCC network to viruses and other malicious software. Attachments from personal e-mail accounts are still prohibited but may be forwarded to users’ official e-mail accounts where they are scanned for viruses and malicious code before use on the agency network. Effective September 30, the OCC network will no longer allow access to personal e-mail sites outside of PWS.

To use the new service, employees can follow the instructions on the OCCnet by clicking on “Web Access to PWS (XP Users Only)” in the Site Index under “Personal Webmail Service (PWS).” You must be logged onto the OCC network. The Technical Assistance Center at 1-800-788-7002 and local RTS agents are available to answer questions.

A Call to Public Service: Senator Obama Encourages College Students to Consider Careers in Government

Rebecca Fiorito and Roya Zarrinnahad
Communications

“The possibility for us to engage in the process — not of perfecting the world, but improving it, pushing that boulder up the hill so that at the end of our lifetimes we can look back and say, ‘We made a difference’ — I can’t imagine a more worthy project. You don’t have to be in government to do it, but government is one of the most important vehicles by which you can do it.”
— Senator Barack Obama (D-Ill.)

Senator Barack Obama delivered the keynote speech to 2,000 Washington, D.C. interns at a July 26 town hall meeting moderated by NBC’s Tim Russert and hosted by the nonprofit organization Partnership for Public Service (PPS).

Speaking on the theme “Making a Difference through Public Service,” Sen. Obama encouraged the college student attendees to consider pursuing careers in the federal government after graduation.

Introducing Obama as keynote speaker for the town hall meeting, PPS president and Chief Executive Officer Max Stier said, “We need new inspirational leadership to issue a new call to service, and I can think of no stronger or more inspiring voice than Senator Barack Obama.”

Obama, elected to the Senate in 2004, has gained a reputation for being one of today’s most inspiring political speakers. OCC intern **Stephanie Ball**, who attended the July town hall meeting, said she was inspired by the senator’s speech and feels his reputation is well earned.

“His speech was truly moving and impactful,” said Ball. “I thought it was well tailored to inspire recent college graduates to pursue a career in the federal government.”

Recruiting young hires is challenging, said Obama, citing findings from a 2006 PPS survey.



Sen. Obama (left), with Tim Russert (right), responds to questions from the audience.

This survey revealed that only 13 percent of college students feel “extremely” or “very” knowledgeable about federal job opportunities. Survey findings also indicate that many students do not pursue public service careers because they perceive the government as having “too much bureaucracy” and offering too little pay.

Such data prompted the PPS-sponsored town hall meeting and subsequent career fair, which featured recruiters and displays from 28 federal agencies and promoted a broad range of federal job opportunities.



Sen. Obama describes to D.C. interns the importance of public service.

Upcoming Community Bank Director Workshops

September 2006

- | | |
|--------------|---|
| September 21 | Compliance Risk Workshop – Albany, New York |
| September 26 | Compliance Risk Workshop – San Antonio, Texas |

October 2006

- | | |
|------------|---|
| October 24 | Compliance Risk Workshop – Orlando, Florida |
|------------|---|

November 2006

- | | |
|-------------|---|
| November 7 | Credit Risk Workshop – Memphis, Tennessee |
| November 14 | Credit Risk Workshop – New Orleans, Louisiana |
| November 15 | Compliance Risk Workshop – New Orleans, Louisiana |

From Licensing Analyst to VIP

The OCC's Beth Honea Shepherds Sheep and Visitors in Her "High-Country" Office.

Sandra Tarpinian
Communications

Beth Honea is standing in the middle of the road, dressed in her government-issue orange vest, when she hears a young boy say excitedly, "I know who you are! You're the Big Horn crossing guard—kind of like the crossing guard at my school!"

While her OCC co-workers in the Denver District office may know her as a Licensing Analyst, every weekend, from May through August, Honea dons another hat: She serves as an interpretive volunteer on the "Big Horn Brigade" project at Rocky Mountain National Park, which is located about 80 miles northwest of Denver. Her job is to help the herds of native big horn sheep cross a road safely to reach the mineral licks on the other side. As a crossing guard, Honea directs traffic, monitors the migration of the sheep, and keeps count of the herds.

But her duties also extend beyond the sheep. "Mainly I answer questions to help visitors see various aspects of the park. I've never had a day in which I haven't talked to more than 100 people," said Honea, who loves informing visitors of a great picnic area, a hiking trail that a toddler can enjoy, or where to see butterflies and wildlife. It makes her day, she says, when visitors come back and tell her that they saw a moose exactly where she said they'd see it.

A self-described nature lover, she explains the passion that has driven her to the park, rain or shine, for the past four years. "If I had to describe heaven on earth to you, I would simply put you in this park. It is beautiful and has everything I'd want in an outdoor experience."

She says she gets great satisfaction out of sharing her park knowledge with others. "I'm sharing something that I love a lot, and I'm helping others, who may have never experienced nature or this park before, have a good time. Whatever they are doing that day, I want to help them have the best possible experience in the park."

Known as one of the "crown jewels" of the National Park System, Rocky Mountain National Park has some-



Honea (right) says helping visitors in the park is the most gratifying part of her job as a Rocky Mountain National Park VIP.



Honea controls traffic at the park while Big Horn sheep cross the road.

thing for everyone, from handicap-accessible trails and challenging climbs up steep mountain peaks, to spectacular camping and picnicking sites and diverse flora and fauna that attract bird watchers, fly fishers, and wildflower fans. The park receives more than three million visitors a year.

To manage the large number of visitors, the park depends on 500 year-round and 3,000 summer VIPs (Volunteers-In-Parks) who work all four seasons on a broad range of projects. One winter, Honea volunteered for a photo preservation project that involved digitalizing and cataloguing thousands of images dating back to the 1880s. The photos documented early settlers who came to the area when the mountains were ascended

by stagecoach and mule, and when ladies hiked in long dresses.

Another winter, Honea helped design a public relations presentation that explained visitor day-use policies to groups in the communities adjacent to the park. The goal was to help the public understand how certain park policies, such as limited parking at trailheads, were designed, not to frustrate, but to make a visit to the park an enjoyable experience and to protect the delicate alpine tundra environment.

Being able to use a variety of skills is something Honea particularly appreciates about her volunteer experience. But she notes that volunteering in "paradise" comes with its challenges. "Even after I think I have mastered

a certain topic," she says, "someone blows me away with a question I can't answer." And what does she say to the person who asks, "When do deer turn into elk?"

She must also deal with unwanted assistance. Sometimes visitors, thinking they are helping, pick up baby animals that they assume are abandoned or hurt. One day Honea was presented with a cooler of water that contained a baby duck swimming around. "The other ducks were being mean to it, so here!" said the young visitor.

On rare occasions she has had to calm hysterical visitors who have witnessed nature's cruelty, such as the time when a small lamb succumbed to the attack of a coyote. "I had adults and kids crying and shouting 'shoot the coyote'," Honea recalled. "I wanted to cry too because they are my sheep. But I had to stand there and explain the circle of life story and why we can't just kill the animals."

Honea says her background as a regulator has helped her with another challenge: giving visitors a message that they don't want to hear. For example, how does she tell people that they cannot have their dog on the hiking trails and, yet, still help them come away with a good feeling about the park?

"OCC training has helped a lot," said Honea. "It's not necessarily the message but how it is delivered. It is always important to listen to a person's concerns and assure them that you understand. But it is equally important to give that person the information they need, even when it's not necessarily the response they want."

By far, the most difficult situation Beth has ever handled at the park involved the tragic death of a park ranger. After a widely publicized eight-day search for the missing ranger, his body was found. Amid much confused communication about the ranger and another emergency medical rescue that same afternoon, a helicopter, ambulances, and rescue teams converged on the area of the park where Honea was on duty. The immediate reaction of the large visitor crowd looking on was one of

After Hours, continued on page 8

Managers: Check out TEI and IMS for Management/Leadership Training

Elaine Waldstreicher
Continuing Education

The OCC belongs to two organizations — the Treasury Executive Institute (TEI) and the Institute for Management Studies (IMS) — that offer short (one day or less) and reasonably priced training geared toward managers and executives.

As a bureau of the U.S. Department of the Treasury, the OCC is a member of the Treasury Executive Institute — an organization that plans, develops, and presents learning opportunities for senior executives. The institute facilitates the exchange of ideas and knowledge to help meet the learning needs of Treasury's executives. TEI's workshops introduce participants to the top leadership models, new technologies, and best practices in the executive competencies. TEI's faculty includes outstanding authors, consultants, and leaders in various fields, and the programs provide both educational and networking opportunities. Since the OCC pays a substantial annual fee to belong to TEI, Continuing Education encourages qualified employees to take advantage of this valuable resource.

Classes are held in Washington, D.C. and other select cities. Upcoming programs include

- Workforce Crisis: How to Beat the Coming Shortage of Skills and Talent
- Turning Conflict into Collaboration
- Global Economic Tour
- Ethical Fitness



- Navigating Leaders Across Critical Upward Transitions

Most programs include a complimentary copy of an author's or speaker's book and may also include lunch. Executives and managers interested in further details can visit <http://hq.treas.gov/tei/>. These programs are pre-paid so OCC participants need only to register to attend the program.

Also, Treasury is a corporate member of the Institute for Management Studies, which offers mid- and senior-level managers seminars designed to

help in the continuous development of their management and leadership skills. Each seminar is an interactive training session on a different business topic. IMS faculty includes professors at graduate business schools and major universities as well as nationally known consultants and authors. The classes are offered each month in 22 cities. Attendees are typically managers from federal agencies and large private-sector corporations.

OCC executives and managers can find more specific information about seminars in their area by going to www.ims-online.com, and they can register for IMS programs through the OCC's external training program (ETP).

After Hours, continued from page 7

relief and joy. Honea had to deliver the message that the ranger was not found alive.

"I felt it was probably my worst day. But it has made us (volunteers and park rangers) closer as a group. We check in with each other more and keep track of where everyone is going," Honea said.

Volunteering at Rocky Mountain National Park, says Honea, has expanded and balanced her work life and "crystallized" her desire to always do something in her spare time to help someone else.

"At the OCC, from 6 a.m. to 4 p.m., I have this great job and a great group of co-workers, and I learn something new every day. Then on Sundays I have the greatest office in the world, with these 360-degree views and fun co-workers, and there, too, I learn something new every day. I encourage everyone: find that thing that will give you a lot of pleasure and pursue it."

How to Volunteer at a National Park

In 2005, 137,000 volunteers donated their time and expertise to the National Park Service (NPS). To find out more about NPS and Volunteer-In-Parks opportunities in your area, visit the following Web sites:

- <http://www.nps.gov/> — Offers a wealth of information about the National Park Service.
- <http://www.nps.gov/applications/parksearch/geosearch.cfm> — Links to information organized by state about all U.S. national parks.
- <http://www.volunteer.gov/gov/> Gives a list — searchable by state or interest area — of current volunteer opportunities with the NPS and other government entities.



OCC LENGTH OF SERVICE AWARDS

Rita Hall, Workforce Effectiveness

SEPTEMBER 2006

30 YEARS

Howard Blacker+
Alfredo R. Carasa**
William B. Glidden*
Virginia M. Hagan**
Walter Lee Lawrence*
Darryl Marcus+
Marvin D. Oden+
Connie S. Ryan+
Curtis D. Schuman**
Sherry L. Taylor+

25 YEARS

Keith Anthony Amari**
Stephanie A. Boccio**
Elizabeth H. Corey+
F. Christian Dunn*
Susan E. Lahey**
Peter D. Prendergast**
Louis A. Schweitzer**
Carol J. Simon**
Kirk B. Spurgin**

20 YEARS

Cheryl A. Battle+
Craig Douglas**
Carolyn A. Horlor+
Deborah Katz**
Jan L. Murphy+
Alfred A. Phillips+
Vita H. Robinson*
Maria Sykes Rodriguez*
Thomas J. Sutcliffe+

** Both OCC and Federal Length of Service
* OCC Length of Service Only
+ Federal Length of Service Only

15 YEARS

Carolyn M. Amundson**
Debra M. Burke+
Johnny C. Chu+
Constance R. Dunham+
Norma D. Hamrick**
Margaret Hesse**
Daniel C. Jordan**
Colleen R. Larsen+
Catherine A. Michaely**
Timothy J. Pemberton**
Julie A. Pleimling+
Linda L. Rodine*
Gene R. Schade+
Manpreet Singh**
Amelia O. Titzman**
Tracey R. Van Dommelen*

10 Years

James Bellissimo+
D. Jonathan Fink**
Laurie T. Gray+
Alexandra Jones*

5 YEARS

Susan Kung Chew*
James R. Devlin+
P. Holley Roberts**
Damian Dangel Samuel**

They Went That-A-Way



Jewell Hoover

Travis Nelson, OCC Alumnus

From humble beginnings in rural West Virginia, Jewell Hoover now shines brightly as a leader in the North Carolina banking community. Hoover grew up in West Virginia, attending a one-room school house that had 32 children, where the older children taught the younger children reading and other subjects. The school was heated by a wood burning stove and had outside “facilities.”

Hoover served at the OCC from August 1975 through March 2003, in such capacities as Field Manager, Washington, D.C. duty station; Director of Bank Supervision, Northeastern District; Assistant Deputy Comptroller, Carolinas Field Office; and District Deputy Comptroller for the Midwestern and Western Districts.

Within two months after leaving the OCC in 2003, Hoover opened a bank consulting firm, specializing in director training, management studies, expert witnesses, bank rehabilitation, and strategic planning. She designed and implemented the

Bank Director’s College, which is a two-day program primarily designed for de novo banks. What was a small start-up in 2003 has since grown to serve 27 banks in nine states. Hoover was named by North Carolina Governor Mike Easley as a member of the North Carolina Banking Commission and was elected to the board of directors of First Charter Corporation as an independent director. She has also served as a guest lecturer for the McColl School of Business at Queens University in Charlotte.

Hoover’s active retirement has not been limited to the banking industry. When not working on professional activities, she plays cards with neighbors, serves as president and board member of a nonprofit organization dedicated to diversity in the Carolinas, and she participated in the exclusive Leadership Charlotte program. Among Hoover’s other hobbies are reading mystery novels, cross stitching, and watching CNN.

Hoover has two sons, Jay, who works in the OCC’s Birmingham, Alabama office, and Jeff, who is in his second year of a Ph.D. program in psychology at Old Dominion University.

Hoover said that “camaraderie and family atmosphere” were the best aspect, of working at the OCC, and she said, if she were Comptroller for a day, she would “find a way for the field examiners to reduce travel and spend more time with their families.”

Hoover’s e-mail address is JHoover5@carolina.rr.com.

Listing of Retirees

June 2, 2006 – July 8, 2006

Name	Length of Government Service	Length of OCC Service	Separation Date
Rita S. Arendal	34.5	10.4	06/03/2006
Paul R. Fongheiser	35.8	35.8	06/30/2006
San Juan M. Muñoz	32.9	3.4	07/03/2006
Irene P. Sandate	34.5	8.2	06/03/2006
Charles L. Shorter	39.2	31.2	07/03/2006
Ronald G. Smart	36.0	36.0	07/03/2006
George L. Steelman	28.8	28.8	06/30/2006
Delmar W. Tanner	23.2	23.0	05/31/2006
Jo A. Young	28.7	28.7	06/10/2006

Transfers to Headquarters

Employee: Elizabeth R. Price From: Southern District, DC-SO Community Banks–Blue, ADC-Houston To: Midsize/Community Bank Supervision, Senior Deputy Comptroller’s office Transfer Date: 6/25/2006	
Employee: Vance S. Price From: Midsize/Community Bank Supervision, Mid-Size Banks, ADC-Midsize Banks-Blue To: Chief National Bank Examiner, Credit and Market Risk Transfer Date: 6/25/2006	

Alumni Announcement

Thanks to the efforts of **Bryan Hubbard**, Special Advisor to the Deputy Comptroller for Public Affairs, the new Alumni Association Web site is up and running! The Web site, www.occ alumni.com, features discussion groups, message boards, articles, downloads, industry news, an events calendar, classifieds, and e-mail bulletins. The association’s board of directors envisions that the Web site will serve as a vehicle for the development of an active online clubhouse for OCC alumni. Any questions or suggestions about the site can be directed to Travis Nelson.

Have any news you want to share with other OCC alumni? Contact: Travis Nelson at (202) 639-7030 or travis.nelson@friedfrank.com.

High-Speed Internet Access Reimbursement Program

Pat Shaw and Wibol Lim
Information Technology Services

As the OCC-wide deployment of new laptop computers (D610/D410) continues, ITS would like to make you aware of a program that will enable you to take full advantage of not only your new laptop's capabilities but also the growing availability of high-speed Internet service.

The program, known as the High-Speed Internet Access Reimbursement Program, authorizes employees on business travel to claim reimbursement for costs associated with high speed Internet service at hotels and other locations, such as airports and Internet cafes. Below are frequently asked questions about the program.

Q: How will this program benefit me?

A: High-speed Internet access is becoming more prevalent everyday. A high-speed connection allows you to accomplish a task in minutes that would take hours over a dial-up connection. The availability of high-speed Internet service at places like hotels, airports, and cafes may enable you to catch up on important e-mail, send off a time-sensitive report, or upload your final database update — all while you're waiting to board a plane.

Q: How do I use high-speed Internet services? Do I get reimbursed if I incur charges?

A: You have an icon on your desktop or in your Start Menu called "iPassConnect Client for OCC" (iPass Client) that you can use to access a high-speed Internet connection. You can use it to make a wired or wireless connection, depending on what's available. You can use it to connect to a free or a for-fee service. The iPass Client allows you to connect to the OCC network through an Internet connection, whether it is provided by iPass or not. iPass is a pre-paid Internet service that has tens of thousands of Internet access points all over the country and the world. The OCC pays a monthly usage fee for the service. When you connect to and through an iPass or iPass-affiliated access point, the charges are accounted for automati-

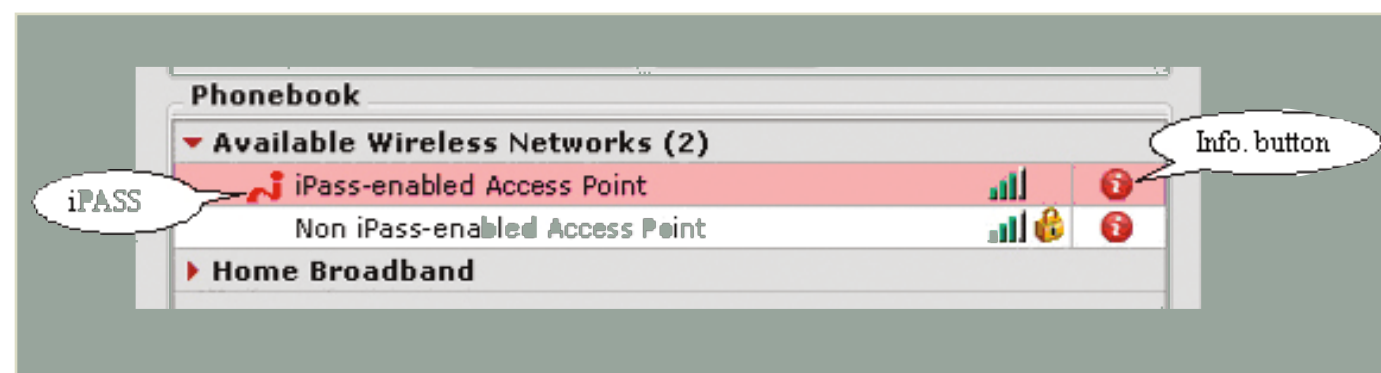


Figure 1 — iPASS Phonebook

cally. In other words, you should not incur any charges personally; therefore, no reimbursement process is necessary.

On the other hand, if you use a non-iPass-affiliated connection and incur a charge for it, save the receipt for reimbursement. If a receipt is not provided at the point of sale, you can use a copy of your government travel card, or personal credit card statement that indicates the amount spent on Internet access. We encourage you to use your government travel charge card for such purchases, but you are not required to do so. There is no limit to the number of uses allowed, as long as you use the card for business. Furthermore, you may use the connection to catch up on personal matters after the conclusion of OCC official business, as long as that does not result in additional charges.

To claim reimbursement, submit your receipt(s) of the charge(s) along with your TERS form. Claims should be reflected in the "OTHER" column on the TERS form and charged to Account Code 2355 – High-Speed Internet Access Allowance.

Q: How do I know if a connection is pre-paid and provided by iPASS?

A: Within the iPASS Client, there are static categories for Modem, Wired Broadband, Wireless Broadband, and Home Broadband. Anything listed in the static categories of the phonebook are all provided by iPASS. In addition, there is a dynamic category called "Available Wireless Networks" that shows up at the top of the list when you are in proximity to a wireless network. Any iPASS-provided hotspot in the dynamic list is indicated by an iPASS icon to the left of the listing — not to be mistaken with the Info. button to the right of each listing. (See Figure 1)

Q: How do I obtain an iPASS UserID and password?

A: Most field laptop users were assigned an iPASS UserID and password when issued their laptop with Windows XP. In most cases, this ID and password are saved within the iPASS Client (under Settings > Login Information). If you need a userID or password, please contact the Technical Assistance Center at 1-800-788-7002.

Q: If a location is not listed in the phonebook, do I need to use the iPASS Client to connect to this service?

A: No. You may connect to a broadband (cable or wireless) connection using normal Windows connectivity without the use of the iPASS Client, though you are encouraged to use the iPASS Client whenever possible because it will notify you if your LAN password is about to expire. Please note, you should use VPN to connect securely into the OCC network and that any charges incurred should be claimed for reimbursement using the stated procedures.

Q: If a location charges a fixed amount per 24-hour period, can I connect my personal hard drive to this connection?

A: Yes, after performing official business, you are allowed to use this connection for your personal use.

Q: If I only need to check e-mail, can I incur the full daily rate charged for high-speed Internet connection at a hotel?

A: Yes, you may claim reimbursement using the high-speed Internet access allowance for performing official duties.

Q: Is there any limit on how many charges per day I can incur? For example, if I connected at my hotel in the morning, can I also connect at another location later in the day, then again at the airport, even if there is a \$10 charge each time?

A: Yes, as long as there is a business need for these connections, you may claim these under the High-Speed Internet Access Reimbursement Program.

You may already know some of the features of the new laptop that enable Internet access, such as a modem for dial-up connection. One you may not be familiar with is a high-speed wireless (WiFi) interface for connecting to high speed or broadband wireless Access Point (AP). We encourage you to learn about such features by accessing the "Learning Tools" and Remote Access guides and tutorial available from the Start menu on the XP computers.

October 2006 Classes

Fair Lending	Dallas Learning Center	October 2-5
Fraud Identification Training Online (FFIEC)	Washington Learning Center	October 2-November 3
Leader Within: Awakening Authentic Leadership	Chicago Learning Center	October 3-5
Put It In Writing	Chicago Learning Center	October 3-5
Pre-Retirement Planning	Dallas Learning Center	October 3-5
Recruitment Skills Course-Selection Committee	Dallas Learning Center	October 3-4
Recruitment Skills Course-Selection Committee	Dallas Learning Center	October 4-5
Written Communication Skills Assessor Training	Dallas Learning Center	October 9-10
Put It In Writing	Washington Learning Center	October 10-12
Crucial Conversations	Chicago Learning Center	October 11-12
Written Communication Skills Assessor Training	Dallas Learning Center	October 11-12
Consulting Skills and Techniques	Washington Learning Center	October 11-12
Advanced Cash Flow Concepts: Beyond the Numbers (FFIEC)	Washington Learning Center	October 16-20
Excel Analysis Functions and Reports	Chicago Learning Center	October 17
Put It In Writing	Dallas Learning Center	October 17-19
Applying the Basics of Credit RM III	Dallas Learning Center	October 17-19
Optimizing Performance	Washington Learning Center	October 17-19
FINDRS	Chicago Learning Center	October 18-19
Evaluating Bank Management	Dallas Learning Center	October 23-26
Advanced Commercial Credit Analysis (FFIEC)	Washington Learning Center	October 24-27
Supervisory Updates and Emerging Issues (FFIEC)	Washington Learning Center	October 24-27
Five Levels of Leadership	Chicago Learning Center	October 24-25
Applying the Basics of Credit RM III	Chicago Learning Center	October 24-26
Put It In Writing	Dallas Learning Center	October 31-November 2
Training Team Leader Training	Washington Learning Center	October 31-November 2
Anti-Money Laundering and Terrorist Financing	Washington Learning Center	October 31-November 3
Capital Markets Conference (FFIEC)	Washington Learning Center	October 31-November 3
Testifying School (FFIEC)	Washington Learning Center	October 31-November 3

Open Season Is Coming!

November 13 through December 11, 2006

Make your annual elections or changes to your:
Federal Employee Health Benefits (FEHB) Plans
Dental/Vision Care Plans
Flexible Spending Accounts
Life Cycle Account
2007 Voluntary Leave Bank
OCC 401(k) Savings Plan
Thrift Savings Plan



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